

Docket No.: 3350-67  
File No. 1158.41331X00  
Client No.: Risk Processing

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of

GANESAN et al

: Group Art Unit: 3624

Serial No. 09/749,595

: Examiner: S. Snapp

Filed: December 28, 2000

:

For: ELECTRONIC PAYMENT RISK PROCESSING

TRANSMITTAL

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

March 14, 2005

Sir:

Transmitted herewith is a Request for Reconsideration in the above-identified application.

No additional fee is required.  
 Also attached:

The fee (if applicable) has been calculated as shown below:

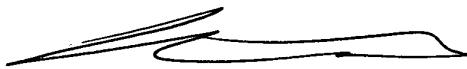
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
		<b>TOTAL FEE DUE</b>			

A Credit Card Payment form in the amount of \$0 is attached

Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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AAS/slk  
Enclosures

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MAR 14 2005  
U.S. PATENT & TRADEMARK OFFICE  
Docket No. 3350-67  
File No. 1158.41331X00  
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of

GANESAN et al : Group Art Unit: 3624  
Serial No. 09/749,595 : Examiner: S. Snapp  
Filed: December 28, 2000 :  
For: ELECTRONIC PAYMENT RISK PROCESSING

**REQUEST FOR RECONSIDERATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

March 14, 2005

Sir:

This Request for Reconsideration is filed in response to the Official Action dated December 14, 2004, the time for response to which is up to and including March 14, 2005.